

In re:  
Richard Sylvester Derrico  
Debtor

Case No. 21-13089-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Apr 15, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2022:

Recip ID	Recipient Name and Address
db	+ Richard Sylvester Derrico, 2159 Aster Road, Bethlehem, PA 18018-1247
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
14650517	+ Accountable Teaching Services LLC, 1155 S Congress Ave - Ste C, West Palm Beach, FL 33406-5114
14650518	+ American Medical Response -, Palm Beach, 3867 W Market St - PMB 155, Akron, OH 44333-4525
14650519	+ Bedrock Ocean Tide LLC, 1177 Primrose Peak Drive, Ruskin, FL 33570-2869
14650521	+ City of Bethlehem, 10 East Church Street, Bethlehem, PA 18018-6028
14650522	Dynamic Recovery Solutions, PO Box 25759, Greenville, SC 29616-0759
14650523	Elite Pain Management LLC, 8212 Devon Ct, Myrtle Beach, SC 29572-4178
14650524	+ Fay Financial, 425 S Financial St - Ste 2000, Chicago, IL 60605-1000
14650525	+ Grand Cayman Resort, 7200 N Ocean Blvd, Myrtle Beach, SC 29572-3844
14650526	+ HNL Lab Medicine, PO Box 90549, Allentown, PA 18109-0549
14650528	+ KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14650529	+ LVHN, 1200 S Cedar Crest Blvd, Allentown, PA 18103-6202
14650530	+ Map to Health LLC, 915 Middle River Dr - Ste 114, Fort Lauderdale, FL 33304-3586
14650533	++ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4774 address filed with court;, People First FCU, 2141 Downyflake Lane, Allentown, PA 18103
14650535	+ PPL, 827 Hausman Road, Allentown, PA 18104-9392
14650531	+ Palm Beach Surgical First Asst, 4233 W Hillsboro Blvd - # 970528, Pompano Beach, FL 33097-1228
14650536	+ Quest Diagnostics, PO Box 7306, Hollister, MO 65673-7306
14650537	+ Service Electric Telephone, 4242 Mauch Chunk Road, Coplay, PA 18037-2107
14650540	Tenet Florida Physician Services LLC, PO Box 14000, Belfast, ME 04915-4033
14650541	The Center for Bone & Joint Surgery, 10131 Forest Hill Blvd - # 230, Wellington, FL 33414-6109
14650542	+ Wellington Regional Medical Center, 1374 S Barcock St, Melbourne, FL 32901-3009

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Apr 16 2022 03:33:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	EDI: PENNDEPTREV	Apr 16 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2022 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 15 2022 23:29:00	Tax Claim Bureau, 633 Court Street, Second

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smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 15 2022 23:29:00	Floor, Reading, PA 19601-4300 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14650520	+ Email/Text: banko@bonncoll.com	Apr 15 2022 23:29:00	Bonneville Collections, 6026 Fashion Point Dr, Ogden, UT 84403-4851
14650527	+ EDI: IRS.COM	Apr 16 2022 03:33:00	IRS, Department of Treasury, PO Box 7346, Philadelphia, PA 19101-7346
14650534	Email/Text: dgurganus@physicianseast.com	Apr 15 2022 23:29:00	Physicians East PA, 1850 W Arlington Blvd, Greenville, NC 27834-5704
14650539	+ EDI: RMSC.COM	Apr 16 2022 03:33:00	SYNCB/Sams Club, PO Box 965005, Orlando, FL 32896-5005
14650538	+ Email/Text: bankruptcy@sw-credit.com	Apr 15 2022 23:29:00	Southwest Credit Systems, 4120 International Parkway, #1100, Carrollton, TX 75007-1958
14650543	+ EDI: WFFC.COM	Apr 16 2022 03:33:00	Wells Fargo Bank, PO Box 31557, Billings, MT 59107-1557
TOTAL: 11			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14650532	##+	Penn Credit Corporation, 916 S 14th St, PO Box 988, Harrisburg, PA 17108-0988

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2022 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Richard Slyvester Derrico claputka@laputkalaw.com jen@laputkalaw.com; jbolles@laputkalaw.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Richard Sylvester Derrico</u>	Social Security number or ITIN	xxx-xx-9666
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 21-13089-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard Sylvester Derrico

4/14/22

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**